

## Fill in this information to identify your case:

Debtor 1	<b>Stephen J Dunn</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF INDIANA		
Case number (if known)	23-30097		

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	1,152,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	334,559.64
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	1,486,559.64

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D.....	\$	997,612.00
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$	6,183,726.55
Your total liabilities		\$ 7,181,338.55

## Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of Schedule I.....	\$	13,231.66
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of Schedule J.....	\$	13,081.00

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

## 7. What kind of debt do you have?

☐ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☒ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

Debtor 1 Stephen J Dunn  
the court with your other schedules.

Case number (if known) 23-30097

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)

\$ \_\_\_\_\_

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ \_\_\_\_\_

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ \_\_\_\_\_

9d. Student loans. (Copy line 6f.)

\$ \_\_\_\_\_

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ \_\_\_\_\_

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+\$ \_\_\_\_\_

9g. **Total.** Add lines 9a through 9f.

\$ \_\_\_\_\_

Fill in this information to identify your case and this filing:

Debtor 1 Stephen J Dunn  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF INDIANA

Case number 23-30097

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

878 East 600 North Road

Street address, if available, or other description

La Porte IN 46350-0000  
 City State ZIP Code

La Porte  
 County

What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$1,050,000.00  
 Current value of the portion you own? \$1,050,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy By Entireties

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number.

Debtor 1 Stephen J DunnCase number (if known) 23-30097

If you own or have more than one, list here:

1.2

105 West Riverdale

Street address, if available, or other description

Clifton IL 60929-0000  
 City State ZIP Code

Iroquois

County

What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?  
\$102,000.00

Current value of the  
portion you own?  
\$102,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

☐ Check if this is community property  
 (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. =&gt;

\$1,152,000.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: Jeep  
 Model: Grand Cherokee  
 Year: 2018  
 Approximate mileage: 40000  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?

Current value of the  
portion you own?

\$30,000.00\$30,000.00
☐ Check if this is community property  
 (see instructions)

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes

4.1 Make: Polaris  
 Model: Ranger  
 Year: 2022

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?

Current value of the  
portion you own?

\$30,000.00\$30,000.00
☐ Check if this is community property  
 (see instructions)

Other information:

Utility Vehicle

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097**4.2 Make: **Bass Pro Boat**

Model:

Year: **2022**

Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$1,000.00**

Current value of the portion you own?

**\$1,000.00**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;

**\$61,000.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe....**23 rooms of used household furnishings in LaPorte, Indiana****\$10,000.00****4 Rooms of used household furnishings in Clifton, Illinois****\$1,000.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe....**13 used televisions, computers****\$3,000.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe....**Sports Memorabilia****\$3,000.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe....**work out equipment, ping pong table, golf clubs.****\$1,000.00****10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☒ Yes. Describe....**38 Special handgun, 22 rifle, 12 guage shotgun****\$900.00**

Debtor 1 Stephen J DunnCase number (if known) 23-30097**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe....Every day clothing.\$500.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe....Paneral watch, wedding ring, gold necklace\$11,000.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe....Chocolate lab dog and siamese cat\$300.00**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**\$30,700.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....Cash\$200.001.5 million  
Dinar (Iraqi  
Currency)  
valued at  
\$1200.00\$1,200.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. CheckingChase Bank\$9,576.64

Debtor 1 Stephen J DunnCase number (if known) 23-30097

	<b>Money Market Account</b>	<b>Toyota Financial Savings Bank</b>	<b>\$56,972.00</b>
17.2			
17.3	<b>Checking</b>	<b>Municipal Trust &amp; Savings Bank</b>	<b>\$1,000.00</b>

18. **Bonds, mutual funds, or publicly traded stocks**  
*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No  
☒ Yes..... Institution or issuer name:

UBS; wealth management account **\$110,432.00**

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19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No  
☒ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
<u>Craz E Carz, Inc. d/b/a Dunn Deals</u>	<u>100%</u> %	<u>\$0.00</u>
<u>Dunn Deals Towing, Inc.</u>	<u>100%</u> %	<u>\$0.00</u>

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20. **Government and corporate bonds and other negotiable and non-negotiable instruments**  
*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No  
☐ Yes. Give specific information about them  
 Issuer name:

21. **Retirement or pension accounts**  
*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No  
☒ Yes. List each account separately.

Type of account:	Institution name:	
<u>401(k)</u>	<u>Empower</u>	<u>\$58,829.00</u>

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22. **Security deposits and prepayments**  
 Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No  
☐ Yes..... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No  
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**  
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No  
☐ Yes. Give specific information about them...



Debtor 1 Stephen J DunnCase number (if known) 23-30097**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☒ Yes. Give specific information..**Advances to Craz E Carz, Inc. of \$150,000.00****\$0.00****Contract with Jason Glidewell to sell Debtor's interest in Merrillville Auto Connection, Inc. for \$150,000.00****\$0.00****31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.  
Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....**Potential claims/counterclaims vs. Scott Fitts and Ally Financial for wrongful conduct relating to Craz E Carz, Inc.****Unknown****34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No



Debtor 1 Stephen J DunnCase number (if known) 23-30097☐ Yes. Describe each claim.....

## 35. Any financial assets you did not already list

☐ No☒ Yes. Give specific information..Silver bar, silver coins, other silver items\$4,650.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$242,859.64**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

*Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<u>\$1,152,000.00</u>
56. Part 2: Total vehicles, line 5 .....	<u>\$61,000.00</u>	
57. Part 3: Total personal and household items, line 15 .....	<u>\$30,700.00</u>	
58. Part 4: Total financial assets, line 36 .....	<u>\$242,859.64</u>	
59. Part 5: Total business-related property, line 45 .....	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52 .....	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54 .....	<u>\$0.00</u>	
	<u>+</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$334,559.64</u>	Copy personal property total <u>\$334,559.64</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....		<u>\$1,486,559.64</u>

## Fill in this information to identify your case:

Debtor 1	<b>Stephen J Dunn</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF INDIANA		
Case number (if known)	23-30097		

☐ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
878 East 600 North Road La Porte, IN 46350 La Porte County Line from <i>Schedule A/B</i> : 1.1	\$1,050,000.00	<input checked="" type="checkbox"/> \$22,750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(b)(3)(B)
878 East 600 North Road La Porte, IN 46350 La Porte County Line from <i>Schedule A/B</i> : 1.1	\$1,050,000.00	<input checked="" type="checkbox"/> \$1,050,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ind. Code § 34-55-10-2(c)(5)
Money Market Account: Toyota Financial Savings Bank Line from <i>Schedule A/B</i> : 17.2	\$56,972.00	<input checked="" type="checkbox"/> \$10,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ind. Code § 34-55-10-2(c)(2)
401(k): Empower Line from <i>Schedule A/B</i> : 21.1	\$58,829.00	<input checked="" type="checkbox"/> \$58,829.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ind. Code § 34-55-10-2(c)(6)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☒ Yes

## Fill in this information to identify your case:

Debtor 1	<b>Stephen J Dunn</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF INDIANA		
Case number	23-30097		
(if known)			

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**
☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.
**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<b>21 Fifth Third Bank</b> Creditor's Name <b>5050 Kingsley Drive</b> <b>PO Box 740789</b> <b>Cincinnati, OH</b> <b>45274-0789</b> Number, Street, City, State & Zip Code	<b>\$30,500.00</b>	<b>\$30,500.00</b>	<b>\$0.00</b>
Describe the property that secures the claim: <b>2018 Jeep Grand Cherokee</b>			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred _____ Last 4 digits of account number _____			

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097**

First Name Middle Name Last Name

**2.2****Municipal Trust & Savings Bank**

Creditor's Name

**720 Main Street NW  
Bourbonnais, IL 60914**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**105 W. Riverdale  
Clifton, IL 60927****\$77,000.00****\$102,000.00****\$0.00**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.3****Synchrony Bank**

Creditor's Name

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**2022 Polaris Ranger  
Utility Vehicle****\$22,000.00****\$30,000.00****\$0.00**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.4****Toyota Financial Savings Bank**

Creditor's Name

**2485 Village View Drive  
Henderson, NV 89074**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**878 East 600 North Road  
La Porte, IN 46350****\$868,112.00****\$1,050,000.00****\$0.00**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**\$997,612.00**

Debtor 1 **Stephen J Dunn**  
First Name Middle Name Last Name

Case number (if known) **23-30097**

Add the dollar value of your entries in Column A on this page. Write that number here:  
If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:

<b>\$997,612.00</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

## Fill in this information to identify your case:

Debtor 1 Stephen J Dunn  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF INDIANA

Case number 23-30097  
 (if known)

☐ Check if this is an amended filing

## Official Form 106E/F

## Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

## Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

## Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

<p>4.1 <u>Ally Financial, Inc.</u>          Nonpriority Creditor's Name  <u>500 Woodward Ave., 10th Floor</u>  <u>Detroit, MI 48226</u>          Number Street City State Zip Code          Who incurred the debt? Check one.  <input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input checked="" type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt          Is the claim subject to offset?  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply  <input checked="" type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input checked="" type="checkbox"/> Disputed          Type of NONPRIORITY unsecured claim:  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Corporate Guaranty</u></p>	<p><u>\$3,220,967.05</u></p>
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Debtor 1 Stephen J DunnCase number (if known) 23-30097

4.2	<b>American Express</b> Nonpriority Creditor's Name <b>PO Box 60189</b> <b>City of Industry, CA 91716-0189</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1005</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<u>\$4,262.00</u>
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4.3	<b>Barclays Mastercard</b> Nonpriority Creditor's Name <b>PO Box 60517</b> <b>City of Industry, CA 91716-0517</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>7266</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<u>\$1,009.00</u>
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4.4	<b>First Secure Bank and Trust Co.</b> Nonpriority Creditor's Name <b>10360 S. Roberts Road</b> <b>Palos Hills, IL 60465</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Personal liability for Unauthorized PPP Loan</u>	<u>\$602,897.00</u>
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Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097****4.5****Green Sky**Last 4 digits of account number **2427****\$5,000.00**

Nonpriority Creditor's Name

**PO Box 2730**

When was the debt incurred?

**Alpharetta, GA 30023**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify \_\_\_\_\_**4.6****Keith R. Hagan**

Last 4 digits of account number

**Unknown**

Nonpriority Creditor's Name

**Hofer Hagan LLP**

When was the debt incurred?

**8888 Keystone Crossing, Suite 1300****Indianapolis, IN 46240**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify \_\_\_\_\_**4.7****Kinetic Advantage, LLC**

Last 4 digits of account number

**\$500,000.00**

Nonpriority Creditor's Name

**10333 N. Meridian Street**

When was the debt incurred?

**Suite 400****Indianapolis, IN 46290**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☒ Contingent☐ Debtor 2 only☒ Unliquidated☐ Debtor 1 and Debtor 2 only☒ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Corporate Guaranty**

Debtor 1 Stephen J DunnCase number (if known) 23-30097

4.8

**Municipal Trust & Savings Bank**

Nonpriority Creditor's Name

**720 Main Street NW****Bourbonnais, IL 60914**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$289,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify 5284 W. Route 17  
Kankakee, IL 60901

4.9

**Municipal Trust & Savings Bank**

Nonpriority Creditor's Name

**720 Main Street NW****Bourbonnais, IL 60914**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$55,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify 5284 W. Route 17  
Kankakee, IL 60901

4.10

**NextGear Capital, Inc.**

Nonpriority Creditor's Name

**1320 City Center Drive****Suite 100****Carmel, IN 46032**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$500,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Corporate Guaranty

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097**4.1  
1**Pro Venture Capital LLC**

Last 4 digits of account number \_\_\_\_\_

**\$705,591.50**

Nonpriority Creditor's Name

**500 West Putnam Ave.**

When was the debt incurred? \_\_\_\_\_

**Suite 400****Greenwich, CT 06830**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☒ Unliquidated☐ Debtor 1 and Debtor 2 only☒ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify \_\_\_\_\_4.1  
2**SBA CESC -COVID EIDL SERVICE CENTER**

Last 4 digits of account number \_\_\_\_\_

**\$150,000.00**

Nonpriority Creditor's Name

**14925 Kingsport Road**

When was the debt incurred? \_\_\_\_\_

**Fort Worth, TX 76155**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☒ Unliquidated☐ Debtor 1 and Debtor 2 only☒ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Personal liability for corporate EIDL loan.**4.1  
3**SBA Disaster Loan Servicing Corp.**

Last 4 digits of account number \_\_\_\_\_

**\$150,000.00**

Nonpriority Creditor's Name

**2 North 20th Street, Suite 320**

When was the debt incurred? \_\_\_\_\_

**Birmingham, AL 35203**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☒ Unliquidated☐ Debtor 1 and Debtor 2 only☒ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Personal liability for corporate loan****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097**

## Name and Address

**Bennet J. Moskowitz, Esq.**  
**Troutman Pepper**  
**875 Third Ave.**  
**New York, NY 10022**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Small Business Administration**  
**332 S. Michigan Ave., Suite 600**  
**Chicago, IL 60604**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	6,183,726.55
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	6,183,726.55

**Fill in this information to identify your case:**

Debtor 1	<b>Stephen J Dunn</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF INDIANA		
Case number (if known)	23-30097		

☐ Check if this is an amended filing
**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

**Person or company with whom you have the contract or lease**  
Name, Number, Street, City, State and ZIP Code

**State what the contract or lease is for**

2.1	Name	
	Number Street	
	City State ZIP Code	
2.2	Name	
	Number Street	
	City State ZIP Code	
2.3	Name	
	Number Street	
	City State ZIP Code	
2.4	Name	
	Number Street	
	City State ZIP Code	
2.5	Name	
	Number Street	
	City State ZIP Code	

## Fill in this information to identify your case:

Debtor 1	<b>Stephen J Dunn</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF INDIANA		
Case number (if known)	23-30097		

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 Craz E Carz, Inc.

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
 Ally Financial, Inc.

3.2 Craz E Carz, Inc.

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.7  
☐ Schedule G \_\_\_\_\_  
 Kinetic Advantage, LLC

3.3 Craz E Carz, Inc.

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
 Municipal Trust & Savings Bank

Debtor 1 Stephen J DunnCase number (if known) 23-30097**Additional Page to List More Codebtors***Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:3.4 **Craz E Carz, Inc.**☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line 4.10☐ Schedule G \_\_\_\_\_**NextGear Capital, Inc.**3.5 **Craz E Carz, Inc.**☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line 4.4☐ Schedule G \_\_\_\_\_**First Secure Bank and Trust Co.**3.6 **Craz E Carz, Inc.**☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line 4.12☐ Schedule G \_\_\_\_\_**SBA CESC -COVID EIDL SERVICE CENTER**3.7 **Craz E Carz, Inc.**☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line 4.13☐ Schedule G \_\_\_\_\_**SBA Disaster Loan Servicing Corp.**



## Fill in this information to identify your case

Debtor 1 Stephen J Dunn

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF INDIANA

Case number 23-30097  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 1061

## Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

- ☒ Employed
- ☐ Not employed

## Occupation

Platform Manager

## Employer's name

Loquercio Auto Group

## Employer's address

1600 Lake St.  
Streamwood, IL 60107

## How long employed there?

4 years

## Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). (If not paid monthly, calculate what the monthly wage would be.)	\$ <u>10,885.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>6,666.66</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>17,551.66</u>	\$ <u>N/A</u>

Debtor 1 Stephen J DunnCase number (if known) 23-30097

Copy line 4 here

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ <u>17,551.66</u>	\$ <u>N/A</u>

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>4,387.00</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>299.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>1,134.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>N/A</u>

## 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 5,820.00 \$ N/A

## 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 11,731.66 \$ N/A

## 8. List all other income regularly received:

## 8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ N/A

## 8b. Interest and dividends

8b. \$ 1,500.00 \$ N/A

## 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ N/A

## 8d. Unemployment compensation

8d. \$ 0.00 \$ N/A

## 8e. Social Security

8e. \$ 0.00 \$ N/A

## 8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ N/A

## 8g. Pension or retirement income

8g. \$ 0.00 \$ N/A

## 8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ 0.00 + \$ N/A

## 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 1,500.00 \$ N/A

## 10. Calculate monthly income. Add line 7 + line 9.

10. \$ 13,231.66 + \$ N/A = \$ 13,231.66

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

## 11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +\$ 0.00

## 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 13,231.66

Combined monthly income

## 13. Do you expect an increase or decrease within the year after you file this form?



No.



Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case

Debtor 1 Stephen J Dunn

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF INDIANA

Case number 23-30097  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY \_\_\_\_\_

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot

4. \$ 4,850.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 850.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 1,000.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 500.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Stephen J DunnCase number (if known) 23-30097

<b>6. Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	800.00						
6b. Water, sewer, garbage collection	6b. \$	81.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	800.00						
6d. Other. Specify: _____	6d. \$	0.00						
<b>7. Food and housekeeping supplies</b>	7. \$	600.00						
<b>8. Childcare and children's education costs</b>	8. \$	0.00						
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	100.00						
<b>10. Personal care products and services</b>	10. \$	150.00						
<b>11. Medical and dental expenses</b>	11. \$	50.00						
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	350.00						
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	200.00						
<b>14. Charitable contributions and religious donations</b>	14. \$	100.00						
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	0.00						
15c. Vehicle insurance	15c. \$	90.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
16. \$		0.00						
<b>17. Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	726.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: <u>Polaris Ranger</u>	17c. \$	849.00						
17d. Other. Specify: _____	17d. \$	0.00						
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>								
18. \$		0.00						
<b>19. Other payments you make to support others who do not live with you.</b>								
19. \$		0.00						
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	690.00						
20b. Real estate taxes	20b. \$	90.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	105.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	100.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: _____	21. +\$	0.00						
<b>22. Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td>13,081.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>13,081.00</td> </tr> </table> </div>		\$	13,081.00	\$		\$	13,081.00
\$			13,081.00					
\$								
\$	13,081.00							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
<b>23. Calculate your monthly net income.</b>								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	13,231.66						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	13,081.00						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	150.66						
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No <div style="border: 1px solid black; display: inline-block; padding: 2px; margin-left: 10px;">Explain here:</div>								

Fill in this information to identify your case:

Debtor 1 Stephen J Dunn  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF INDIANA

Case number 23-30097  
 (if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Stephen J Dunn  
 Signature of Debtor 1
Date February 14, 2023

X

 \_\_\_\_\_  
 Signature of Debtor 2

Date \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 **Stephen J Dunn**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF INDIANA**

Case number **23-30097**  
 (if known)

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
2256 Ridge View Lane Kankakee, IL 60901	From-To:	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From-To:
16040 Josef Dr. Homer Glen, IL 60491	From-To:	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From-To:
2731 Chippewa Drive Bourbonnais, IL 60914	From-To: 1/22 through 3/22	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From-To:

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)**

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).



Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097****Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	<b>Debtor 1</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$15,738.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2022)</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$769,635.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that: (January 1 to December 31, 2021)</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$926,073.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	<b>Debtor 1</b> <b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Describe below.	<b>Gross income</b> (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	Interest income; flow through income from Craz E Carz, Inc.	<b>\$0.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☒ No Go to line 7.

- ☐ Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.



Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097**

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Next Gear v. Ally Financial, et al. 29D02-2212-PL-010098	Breach of contract	Indiana Hamilton County	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Ally Financial v. Dunn 3:22-cv-1029	breach of contract	United States District Court For the Northern District of Indiana	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
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10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below:

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

Debtor 1 Stephen J DunnCase number (if known) 23-30097

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No  
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Daughter and Grandchild	living expenses \$1500/month		\$0.00

Person's relationship to you:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost

Debtor 1 Stephen J DunnCase number (if known) 23-30097**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Burke, Warren, MacKay & Serritella 330 N. Wabash Ave., Suite 2100 Chicago, IL 60611	Retainer	11/30/2022	\$7,500.00
Burke, Warren, MacKay & Serritella 330 N. Wabash Ave., Suite 2100 Chicago, IL 60611	Payment of Fees	1/13/2023	\$3,680.00
Burke, Warren, MacKay & Serritella 330 N. Wabash Ave., Suite 2100 Chicago, IL 60611	Chapter 11 Retainer	1/13/2023	\$42,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Debtor to Randy Mann	Sale of 2256 Ridge View Lane, Kankakee, Illinois in 2021	\$379,000.00	2021
Debtor to Anthony Giacomini	Sale of 16040 Josef Dr., Homer Glen, Illinois	\$710,000.00	2022

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097****Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No☐ Yes. Fill in the details.Name of Financial Institution and  
Address (Number, Street, City, State and ZIP  
Code)Last 4 digits of  
account numberType of account or  
instrumentDate account was  
closed, sold,  
moved, or  
transferredLast balance  
before closing or  
transfer

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No☐ Yes. Fill in the details.Name of Financial Institution  
Address (Number, Street, City, State and ZIP Code)Who else had access to it?  
Address (Number, Street, City,  
State and ZIP Code)

Describe the contents

Do you still  
have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No☐ Yes. Fill in the details.Name of Storage Facility  
Address (Number, Street, City, State and ZIP Code)Who else has or had access  
to it?  
Address (Number, Street, City,  
State and ZIP Code)

Describe the contents

Do you still  
have it?**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No☐ Yes. Fill in the details.Owner's Name  
Address (Number, Street, City, State and ZIP Code)Where is the property?  
(Number, Street, City, State and ZIP  
Code)

Describe the property

Value

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☐ No☐ Yes. Fill in the details.Name of site  
Address (Number, Street, City, State and ZIP Code)Governmental unit  
Address (Number, Street, City, State and  
ZIP Code)Environmental law, if you  
know it

Date of notice

Debtor 1 **Stephen J Dunn**Case number (if known) **23-30097****25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

Name of site  
 Address (Number, Street, City, State and ZIP Code)

Governmental unit  
 Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

Case Title  
 Case Number

Court or agency  
 Name  
 Address (Number, Street, City, State and ZIP Code)

Nature of the case

Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business****27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☒ An officer, director, or managing executive of a corporation  
☒ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name  
 Address  
 (Number, Street, City, State and ZIP Code)

Describe the nature of the business

Employer identification number  
 Do not include Social Security number or ITIN.

Name of accountant or bookkeeper

Dates business existed

Craz E Carz, Inc.

auto sales

EIN: 38-3856741

From-To

Dunn Deals Towing, Inc.

towing company

EIN: 82-0899124

From-To

Merrillville Auto Connection, Inc.

auto sales

EIN: 82-1446237

From-To

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☐ No  
☒ Yes. Fill in the details below.

Name  
 Address  
 (Number, Street, City, State and ZIP Code)

Date Issued

Municipal Trust & Savings Bank  
 720 Main Street NW  
 Bourbonnais, IL 60914

10/2022

Debtor 1 Stephen J DunnCase number (if known) 23-30097

Name

Date Issued

Address

(Number, Street, City, State and ZIP Code)

Kinetic Advantage, LLC

6/2022

10333 N. Meridian Street

Suite 400

Indianapolis, IN 46290

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

Stephen J Dunn  
Signature of Debtor 1

Signature of Debtor 2

Date February 14, 2023

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Northern District of Indiana**

In re Stephen J Dunn

Debtor(s)

Case No. 23-30097Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept _____	\$	32,892.00**
Prior to the filing of this statement I have received _____	\$	32,892.00
Balance Due _____	\$	0.00

2. The source of the compensation paid to me was: \*\*Further compensation is subject to approval by this Court.  
☒ Debtor ☐ Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is:  
☒ Debtor ☐ Other (specify): \_\_\_\_\_
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]  
 Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
 Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 11, 2023

Date

David K. Welch

Signature of Attorney

Burke, Warren, MacKay & Serritella, P.C.

330 N. Wabash

21st Floor

Chicago, IL 60611

312-840-7122

dwelch@burkelaw.com

Name of law firm



BURKE, WARREN, MACKAY & SERRITELLA, P.C.

21<sup>ST</sup> FLOOR AMA PLAZA  
330 NORTH WABASH AVENUE  
CHICAGO, ILLINOIS 60611-3607  
TELEPHONE: (312) 840-7000  
FACSIMILE: (312) 840-7900

David K. Welch  
Direct Dial Number  
(312) 840-7122  
dwelch@burkelaw.com

January 25, 2023

**Via Email:** [stevedunn72@aol.com](mailto:stevedunn72@aol.com)

Steve Dunn  
878 East 600 North Road  
LaPorte, Indiana 46350

**Re: Steve Dunn – Chapter 11**

Dear Steve:

Thank you for selecting Burke, Warren, MacKay & Serritella, P.C. ("Firm" or "us/we/our") to provide legal representation to Steve Dunn("you/your") as described in this letter. Our goal is to provide high quality legal services under a fair and reasonable fee structure. This letter sets forth the terms of our engagement, including the scope of our representation and how we charge for legal services.

1. Scope of Representation. The scope of our engagement is to provide legal representation in connection with the preparation, filing and representation of Steve Dunn in a reorganization case under Chapter 11 of the Bankruptcy Code. Any material change in the nature or scope of our engagement is subject to our mutual agreement. Unless otherwise agreed in writing, this letter will also govern our engagement to perform other legal work that you may request that we undertake, and which we agree to undertake, from time to time.

2. Outcome. Although we will provide you with our professional judgment and advice, we cannot guarantee a particular outcome of any engagement and thus cannot guarantee that the ultimate outcome will be consistent with your wishes. Our analysis concerning any such outcome is necessarily limited to the facts known to us at the time such views are expressed. Payment for our services is not contingent upon the outcome of any matter.

3. Determination of Fees. The amount charged for legal services will be computed on the basis of the time expended, calculated on an hourly basis. We assign hourly rates for each member of our legal staff based on years of experience, degree of specialization and expertise, and level of professional attainment. The current hourly rates of persons who are expected to work on your matters range from \$195 to \$225 per hour for paralegals; \$235 to \$360 per hour for associates; and \$350 to \$575 per hour for directors. My current hourly rate is \$530.00. Brian P. Welch will also render legal services at his hourly rate of \$380.00. Hourly rates for all personnel are adjusted from time to time, generally at the beginning of each calendar year. Please understand that time spent may include a broad array of telephone and personal contacts, email and traditional correspondence, legal research, conferences, document drafting and review, attendance at depositions, motions and trials/hearings and other activities.

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4. Disbursements. You will not be billed for faxes, in-house photocopying, telephone charges, local meals, Westlaw research, local travel, postage, staff overtime, and docket maintenance. We absorb such costs as part of our overhead. You are responsible for payment of certain out-of-pocket disbursements and other charges for other items and services incurred in connection with our professional services. These include, without limitation, expenses for non-local travel; outside printing and reproduction; delivery and messenger service; filing fees and filing services; Uniform Commercial Code ("UCC") searches and other searches; deposition and transcript costs; document and data retention, management and processing services, including e-discovery and document production costs; witness fees; and charges made by outside experts and consultants, including accountants, appraisers, investigators and other legal counsel (unless arrangements for direct billing have been made). Costs or disbursements may, at our discretion, be billed by the vendor directly to you, in which event you agree to make prompt, direct payment to the vendor.

5. Billings. We will bill on a regular basis, normally every month, for both fees and disbursements. You agree to make payment within thirty days from the statement date. We encourage you to discuss freely with us any questions that you have concerning a fee charged for any matter, as we want our clients to be satisfied with both the quality of our services and the reasonableness of the fees that we charge for those services. In the event your account becomes delinquent, and we are unable to arrange satisfactory payment terms, we may withdraw from representation and elect to pursue collection of the account, and we shall have all general, possessory, or retaining liens, and all special or charging liens, recognized by law. You agree to pay our costs of collection, including court costs and reasonable attorneys' fees.

6. Mutual Communication. We will keep you informed of the status of matters as they progress. If you wish us to make sure that we keep a particular client representative or representatives informed, please let us know so that we may make appropriate arrangements. If you wish to restrict the individuals in your organization with whom we may communicate, please provide such direction to us in writing. In addition, please feel free to contact me at any time if you ever have questions about any aspect of our work on this matter. You are expected to provide us with timely responses to requests for documentation and information that we may need to carry out our function as counsel. Please bear in mind that if we do not obtain such cooperation, the quality of our representation may suffer and may cause us to withdraw from further work.

7. Electronic Communications. The Firm may send documents or other information, including documents and information covered by the attorney-client or work product privilege, using external electronic communication ("EC") (via the internet or other network). You understand that EC is not an absolutely secure method of communication. You acknowledge and accept this risk and authorize the Firm to use EC means to communicate with you or others in connection with our representation of you. If there are certain documents with respect to which you wish to maintain absolute confidentiality, you must advise us in writing not to send them via EC and we will comply your request.

8. Protected Health Information. The scope of our representation does not require that we have access to any protected health information ("PHI") as defined in HIPAA and the corresponding privacy regulations, and you agree not to disclose any PHI to us. If you believe that the disclosure of PHI to us is necessary, please advise us prior to making any such disclosure so that we can enter into an appropriate business associate agreement and implement any necessary security precautions.

9. Renewals. The Firm does not undertake to maintain the good standing of any entity or the effectiveness of any UCC financing statements, judgments, liens, or any other filings or registrations of



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limited effective duration unless specifically agreed in writing, and then only during the duration of our representation of you.

10. Insurance Coverage. If you have or may have insurance coverage for a matter for which we serve as your counsel, you are responsible for determining if such coverage exists and timely notifying the insurer. The Firm will assist in this regard upon request, but we do not undertake any responsibility to advise you as to the existence, applicability or availability of insurance coverage unless you specifically ask for our assistance in that regard and we agree in writing to provide such assistance.

11. Advance Payment Retainer. We require a retainer in the amount of \$42,000.00 in connection with this representation. We have agreed that this retainer will be paid upon the execution of this engagement letter. It is expressly understood and agreed that the Chapter 11 case cannot be filed until the entire \$42,000.00 retainer is paid in full. These funds will not be deposited in our client trust account. Rather, these funds will be deposited in the Firm's general account, and will belong to the Firm at that time; to minimize administration expenses the Firm will retain any interest earned. These funds will be applied to our billings for services rendered and expenses incurred. We will return to you any portion of the retainer remaining at the conclusion of our legal representation, or at such time as the deposit is unnecessary. If the retainer deposit becomes insufficient based upon current fees and expenses, we may ask to have it increased. An advance payment retainer seeks to ensure that the retainer funds will remain available for your benefit rather than the claims of your creditors or a bankruptcy trustee; this would enable us to continue to use the funds to represent you even if you suffer adverse financial circumstances. You have the right to request that your retainer deposit be placed, instead, in our client trust account; however, in that event the funds would be treated as a security retainer and will remain your property until they are earned as legal fees, but could be subject to potential seizure by your creditors. It is agreed and understood that the legal services relating to this engagement may exceed the total amount of this retainer. In the event that the fees and expenses for this engagement exceed the retainer, it is further agreed and understood that Steve Dunn shall pay such additional fees and expenses when due.

12. Future Conflicts. We may from time to time represent clients that do business with you. Although we hope it does not occur, it is possible that in the future that some of our clients ("Other Clients") may have matters that are adverse to you. Our ability to undertake representation of Other Clients in matters adverse to you will be governed by the Illinois Rules of Professional Conduct and we will seek your consent to representation whenever required by the Illinois Rules of Professional Conduct to the extent such consent has not been previously provided in this paragraph. You agree that when such Other Client is a debtor in a bankruptcy, assignment for benefit of creditors, work-out, insolvency, restructuring or other similar proceeding that adjusts creditors' rights where you are a creditor in such proceeding: (i) we may represent Other Clients, (ii) you waive any conflict of interest or other objection that would preclude our representation of Other Clients, and (iii) you will not to seek to disqualify our Firm from such representation, provided that (a) we did not represent you in the transaction or arrangement giving rise to your claim in such proceeding, (b) we notify you of our representation of the Other Client in such proceeding, (c) no Firm lawyer who has represented you within the preceding two (2) years is involved in such representation of the Other Client; and (d) there is no reasonable probability that confidential information you furnished to us could be used to your disadvantage in such proceeding. You acknowledge that you have had an opportunity to consult with other counsel (in-house or otherwise) prior to agreeing to this waiver, and have made your own decision about whether to do so. Although you may revoke this waiver as to future matters at any time, such revocation will not affect any such matters undertaken by the Firm prior to receipt of notice by the Firm of the revocation.

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13. Termination of Representation.

(a) You have the right to terminate our representation of you at any time for any reason by written notice to us. To the extent permitted by the applicable rules of professional conduct, we also reserve the right to terminate our representation of you upon written notice given at any time and for any reason.

(b) If either you or we terminate our representation of you for any reason, you will take all steps necessary to free us of any obligation to perform further services for you, including the execution of any documents necessary to substitute counsel and to consent to our withdrawal as your counsel in any proceeding.

(c) The termination of our attorney-client relationship will not affect your ongoing responsibility to pay any fees, costs and disbursements incurred through the date of termination or incurred subsequent to receipt of such notice but, in our view, reasonably necessary to protect your interests.

(d) Upon termination of our active involvement in a particular matter, we will have no duty to inform you of new developments or changes in law which may be relevant to such matter. Further, unless you and the Firm agree in writing to the contrary, we will have no obligation to monitor renewal or notice dates or similar deadlines which may arise with respect to such matter. If your matter involves obtaining a judgment and such judgment is obtained, we will only be responsible for those post judgment services (such as recording abstracts, filing judgment liens, and calendaring renewal of judgments) as are expressly agreed to by the Firm in writing and for which you will be obligated to pay.

(e) After our engagement has ended, you may request delivery of your client files. Client files do not include Firm documentation, including Firm invoices, billing and timekeeping records, internal memoranda, e-mails and other communications between or among Firm attorneys and/or other Firm personnel; attorneys' notes; conflicts searches and other client intake-related documents; client relationship documentation; administrative records and other documents intended for internal use; and documents that we are prohibited, by court order or agreement with a third party, from providing to you. In the absence of a request for a file, the Firm shall be authorized to destroy your client files in accordance with our retention policy for client files then in effect, without further notice. The Firm retains the right to make copies of any file, at our expense, for our own information and retention purposes. The Firm retains the right, after termination of the attorney-client relationship and subject to applicable law and rules of professional conduct, to retain your client files, including original documents and other materials, pending payment of any amount owed by you to us.

14. Entire Agreement; Governing Law. This letter represents the entire agreement between the parties with respect to the representation described herein, and no party is relying on, or is entitled to rely on, any statements not expressly contained herein. No changes may be made to this letter without the written consent of all of the parties hereto. This letter will be governed by, construed and enforced in accordance with the internal laws of the State of Illinois without regard to choice of law principles.



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Please carefully review this letter. If the terms contained herein are not consistent with your understanding of our engagement in any respect or if you have any questions, please call me promptly at (312) 840-7122. Absent timely advice from you to the contrary, we will act in reliance upon the understanding that this letter reflects our mutual understanding regarding the terms of our engagement. Nonetheless, we do require that you confirm your acceptance of these terms by signing and returning to us a copy of this letter as well as the advance payment retainer as a condition to commencing with any representation. Please return a signed copy to me as soon as possible. We appreciate the opportunity to be of service.

Sincerely,

By: /s/ David K. Welch

The undersigned hereby agrees to the terms and conditions of this letter.

By: \_\_\_\_\_  
Steve Dunn